

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carmen A. Indriso
Jeanne E. Indriso
Debtors

Case No. 17-01770-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 34

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb +Carmen A. Indriso, Jeanne E. Indriso, 16 Timber Lane, Hanover, PA 17331-9189
4914772 Bloomindales, P O Box 78008, Phoenix, AZ 85062-8008
4914773 Chase, P O Box 1423, Charlotte, NC 28201-1423
4914774 Citi Cards, P O Box 9001037, Louisville, KY 40290-1037
4914778 +Commerical Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
4914782 Home Depot Credit Services, P O Box 9001010, Louisville, KY 40290-1010
4914787 Nationwide Credit, Inc., P O Box 26314, Lehigh Valley, PA 18002-6314
4915721 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4914790 PayPal Credit, P O Box 105658, Atlanta, GA 30348-5658
4914792 +Regency Finance Company, 3350 Paxton Street, Suite E, Harrisburg, PA 17111-1476
4914794 Shell, P O Box 9001011, Louisville, KY 40290-1011
4914795 Sunoco, Inc., P O Box 78056, Phoenix, AZ 85062-8056
4914798 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, P O Box 15012,
Chandler, AZ 85244-5012)
4914797 Toyota Financial Service, P O Box 15012, Chandler, AZ 85244-5012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4914769 EDI: AMEREXPR.COM Sep 01 2017 18:58:00 American Express, P O Box 1270,
Newark, NJ 07101-1270
4914770 EDI: BANKAMER.COM Sep 01 2017 18:58:00 Bank of America, P O Box 15019,
Wilmington, DE 19886-5019
4914771 EDI: BANKAMER.COM Sep 01 2017 18:58:00 Bank of America, P O Box 15222,
Wilmington, DE 19886-5222
4914775 EDI: WFNNB.COM Sep 01 2017 18:58:00 Comenity - HSN, P O Box 659707,
San Antonio, TX 78265-9707
4914776 EDI: WFNNB.COM Sep 01 2017 18:58:00 Comenity Capital Bank, P O Box 182620,
Columbus, OH 43218-2620
4914777 EDI: WFNNB.COM Sep 01 2017 18:58:00 Comenity/Bon Ton, P O Box 659813,
San Antonio, TX 78265-9113
4914779 EDI: RCSFNBMARIN.COM Sep 01 2017 18:58:00 Credit One Bank, P O Box 98873,
Las Vegas, NV 89193-8873
4914780 EDI: RCSFNBMARIN.COM Sep 01 2017 18:58:00 Credit One Bank, P O Box 60500,
City of Industry, CA 91716-0500
4914781 +E-mail/Text: baugherj@hanoverhospital.org Sep 01 2017 18:55:23 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203
4914783 EDI: IRS.COM Sep 01 2017 18:58:00 Internal Revenue Services,
ATTN: Centralized Insolvency Oper., P O Box 7346, Philadelphia, PA 19101-7346
4914784 EDI: CBSKOHL.S.COM Sep 01 2017 18:58:00 Kohl's, P O Box 2983, Milwaukee, WI 53201-2983
4914785 EDI: TSYS2.COM Sep 01 2017 18:58:00 LL Bean, P O Box 13337, Philadelphia, PA 19101-3337
4914786 EDI: MERRICKBANK.COM Sep 01 2017 18:58:00 Merrick Bank, P O Box 660702,
Dallas, TX 75266-0702
4914788 EDI: HFC.COM Sep 01 2017 18:58:00 Neiman Marcus, P O Box 5235,
Carol Stream, IL 60197-5235
4914789 EDI: AGFINANCE.COM Sep 01 2017 18:58:00 One Main, P O Box 742536,
Cincinnati, OH 45274-2536
4914791 EDI: RMSC.COM Sep 01 2017 18:58:00 Qcard/Synchrony Bank, P O Box 530905,
Atlanta, GA 30353-0905
4914793 +EDI: RMSC.COM Sep 01 2017 18:58:00 Sams Club MC/SYNCB, P O Box 960013,
Orlando, FL 32896-0013
4914796 EDI: RMSC.COM Sep 01 2017 18:58:00 Synchrony Bank/Care Credit, P O Box 960061,
Orlando, FL 32896-0061
4914799 EDI: RMSC.COM Sep 01 2017 18:58:00 Walmart Mastercard/SYNCB, P O Box 960024,
Orlando, FL 32896-0024
4914800 EDI: RMSC.COM Sep 01 2017 18:58:00 Walmart/Synchrony Bank, P O Box 530927,
Atlanta, GA 30353-0927

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Larry W. Wolf on behalf of Joint Debtor Jeanne E. Indriso ephillips@larrywolf.com
Larry W. Wolf on behalf of Debtor Carmen A. Indriso ephillips@larrywolf.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Carmen A. Indriso**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2068**

EIN --_-----

Debtor 2 **Jeanne E. Indriso**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3096**

EIN --_-----

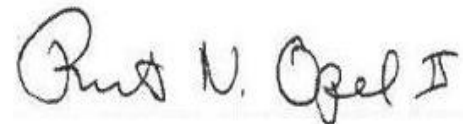
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01770-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carmen A. Indriso

Jeanne E. Indriso

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

September 1, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.